

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

Page 1 of 29

**Voluntary Petition**

NAME OF DEBTOR

**Jill Marie Conces**

JOINT DEBTOR

ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (including married, maiden &amp; trade)

ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (including married, maiden &amp; trade)

SOC. SECURITY #/TAX I.D. NO (if more than one, state all)  
IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION &  
COMMIT PERJURY!!! (Last 4 digits of Social)

**\*\*\*\_\*\*-5821**

SOC. SECURITY #/TAX I.D. NO (if more than one, state all)  
IF FALSE OR FRAUDULENT DO NOT SIGN THIS  
PETITION & COMMIT PERJURY!!! (Last 4 digits of Social)

**\*\*\*\_\*\*-**

STREET ADDRESS OF DEBTOR

**3116 Bernice Rd. #2D  
Lansing IL 60438**

STREET ADDRESS OF JOINT DEBTOR

COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS

**Cook**

COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS

**Cook**

MAILING ADDRESS OF DEBTOR

MAILING ADDRESS OF JOINT DEBTOR

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (IF DIFFERENT FROM STREET ADDRESS ABOVE)

**NOT APPLICABLE**

**Information Regarding the Debtor (Check the Applicable Boxes)**

VENUE (Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District

TYPE OF DEBTOR (Check all boxes that apply)

☒ Individual(s) ☐ Railroad  
☐ Corporation ☐ Stockbroker  
☐ Partnership ☐ Commodity Broker  
☐ Other \_\_\_\_\_

CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box)

☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13  
☐ Chapter 9 ☐ Chapter 12 ☐  
☐ Sec 304 0-- Case ancillary to foreign proceeding

NATURE OF DEBTS (Check one box)

☒ Consumer/Non-Business ☐ Business

CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)

☐ Debtor is a small business as defined in 11 U.S.C. §101  
☐ Debtor is and elects to be considered a small business under 11 U.S.C. Sec.1121(e) (Optional)

FILING FEE (Check one box)

☒ Full Filing Fee attached  
☐ Filing Fee to be paid in installments (Applicable to individuals only).  
 Must attach signed application for the court consideration certifying that the debtor is unable to pay fee except in installments  
 Rule 1006(a)(1)

STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only)

☐ Debtor estimates that funds will be available for distribution to unsecured creditors  
☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there are no funds available for distribution to unsecured creditors.

ESTIMATED NO. OF CREDITORS ☒ **7**ESTIMATED ASSETS ☒ \$ **18,535**ESTIMATED DEBTS ☒ \$ **39,254**

**U.S. Bankruptcy Court  
Northern District of Illinois**

**Filed: 03/02/2004**  
**Time: 11:39:06**  
**Debtor: JILL MARIE CONCES**  
**Case: 04-07966** **Fee: 194**  
**Chapter: 13** **Rec. #: 3065543**  
**Judge: Susan Pierson Sonderby**  
**341 mtg: 04/07/2004 @ 03:00PM**  
**ConfHrg: 04/22/2004 @ 10:30AM**  
**Trustee: TOM VAUGHN**



Voluntary Petition

NAME OF DEBTOR(S)

**Jill Marie Conces**

(This page must be completed and filed in every case)

I STATE THAT I FILED THE FOLLOWING OTHER BANKRUPTCY CASES WITHIN LAST 8 YEARS (IF BLANK, THIS IS FIRST IN 6 YRS)

LOCATION WHERE FILED:

Northern Dist. of IL

CASE NO.

98-31016, Chapter 7

DATE FILED

10-02-1998

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR(S)

NAME OF DEBTOR:

CASE NUMBER:

DATE:

DISTRICT

RELATIONSHIP:

JUDGE:

**Exhibit A** (To be completed only if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition

**Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? NO If yes and Exhibit C is attached and made a part of this petition XXXX No

Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document Printed Name of Bankruptcy Petition Preparer Social Sec# Address  
 X Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines of imprisonment of both 11 U.S.C. 110; 18 U.S.C. 156.

## DEBTOR (S) READ ENTIRE PETITION SIGN, AND DATE BELOW & EVERY OTHER PAGE REQUIRED

I declare under penalty of perjury that the information provided in this petition is true and correct. I am aware that I may proceed under Chapter 7, 11, 12 or 13 of Title 11, U.S. Code, understand the relief available under each such Chapter and choose to proceed. I request relief in accordance with the Chapter of Title 11, United States Code, specified in this petition.

Dated: 2/21/2004

Sign: X

Jill Marie Conces  
**Jill Marie Conces**

Exhibit B - Signature of Attorney

William K Murphy  
 Attorney Name: William K Murphy

Bar No: 6272766

Law Offices of Peter Francis Geraci  
 55 E. Monroe Street  
 #3400  
 Chicago IL 60603  
 312.332.1800  
 312.332.6354 Fax

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each Chapter.

William K Murphy  
 Attorney Name: William K Murphy

Dated: 03/01/2004

## INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under Chapter 7 of the Bankruptcy Code. This information is intended to make you aware of ...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the bankruptcy code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

## WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

## WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

## WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary -- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at anytime before the court issues your discharge order OR within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

## OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Jill Marie Conces / Debtor

Case No. : \_\_\_\_\_

Attorney for Debtor: William K Murphy

**STATEMENT Pursuant to Rule 2016(b)**

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay	\$	2,200
Prior to the filing of this Statement, Debtor(s) has paid	\$	0
Balance Due, <i>in plan</i>	-\$	2,200

2. The Filing Fee has been paid.

3. The Service rendered or to be rendered include the following:

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first meeting of creditors.
- (d) Advice as required.

4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.

6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.

Dated: 03 / 01 /2004

Respectfully submitted,

  
Attorney Name: William K Murphy

Bar No: 6272766

Law Offices of Peter Francis Geraci  
55 E. Monroe Street  
#3400  
Chicago IL 60603  
312.332.1800

BY WHOM

In re: Jill Marie Conces / Debtor

Case No. : \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Description and Location of Property	Nature of Debtor's Interest in Property	HWJC	Market Value of Debtor's Interest	Amount of Secured Claim
[x] None				

In re: Jill Marie Conces / Debtor

Case No. : \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
01. Cash on Hand		[x] None
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		[x] None
First Ntl. Bank of IL checking acct.		
03. Security Deposits with public utilities, telephone companies, landlords and others.		[x] None
04. Household goods and furnishings, including audio, video, and computer equipment.		
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware		\$ 765
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		
Books, Compact Discs, Tapes/Records, Family Pictures		\$ 45
06. Wearing Apparel		
Necessary wearing apparel		\$ 385

In re: **Jill Marie Conces / Debtor**

Case No. : \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
<b>07. Furs and jewelry.</b>		
Earrings, watch, costume jewelry		\$ 90
08. Firearms and sports, photographic, and other hobby equipment.		<u>[x] None</u>
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<u>[x] None</u>
<b>Term Life Insurance w/ Lincoln Direct Ins. Co. - No Cash Surrender Value.</b>		
10. Annuities		<u>[x] None</u>
11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans.		<u>[x] None</u>
12. Stocks and interests in incorporated and unincorporated businesses.		
Debtor owns less than 5 shares of Manpower common stock.		\$ 200
13. Interest in partnerships or joint ventures.		<u>[x] None</u>
14. Government and corporate bonds and other negotiable and non-negotiable instruments.		<u>[x] None</u>
15. Accounts receivable		<u>[x] None</u>
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled		<u>[x] None</u>
17. Other liquidated debts owing debtor including tax refunds.		<u>[x] None</u>
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		<u>[x] None</u>
19. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<u>[x] None</u>
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		<u>[x] None</u>
21. Patents, copyrights and other intellectual property.		<u>[x] None</u>
22. Licenses, franchises and other general intangibles.		<u>[x] None</u>
23. Autos, Truck, Trailers and other vehicles and accessories.		
Capital One - 2002 Nissan Altima SL w/ more than 23k miles.	W	\$ 17,050
24. Boats, motors and accessories.		<u>[x] None</u>

In re: Jill Marie Conces / Debtor

Case No. : \_\_\_\_\_

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
25. Aircraft and accessories.		<u>[x] None</u>
26. Office equipment, furnishings, and supplies.		<u>[x] None</u>
27. Machinery, fixtures, equipment, and supplies used in business.		<u>[x] None</u>
28. Inventory		<u>[x] None</u>
29. Animals		<u>[x] None</u>
30. Crops-Growing or Harvested.		<u>[x] None</u>
31. Farming equipment and implements.		<u>[x] None</u>
32. Farm supplies, chemicals, and feed.		<u>[x] None</u>
33. Other personal property of any kind not already listed.		<u>[x] None</u>
Total		<u>\$ 18,535</u>

In re: Jill Marie Conces / Debtor

Case No. : \_\_\_\_\_

### SCHEDULE C - PROPERTY CLAIMED EXEMPT

[ ] 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 765	\$ 765
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 45	\$ 45
06. Wearing Apparel			

In re: **Jill Marie Conces / Debtor**

Page 8 of 29

Case No. : \_\_\_\_\_

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

[ ] 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
<b>06. Wearing Apparel</b>			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 385	\$ 385
<b>07. Furs and jewelry.</b>			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 90	\$ 90
<b>12. Stocks and interests in incorporated and unincorporated businesses.</b>			
Debtor owns less than 5 shares of Manpower common stock.	735 ILCS 5/12-1001(b)	\$ 200	\$ 200
<b>23. Autos, Truck, Trailers and other vehicles and accessories.</b>			
Capital One - 2002 Nissan Altima SL w/ more than 23k miles.	735 ILCS 5/12-1001(c)	\$ 1,200	\$ 17,050

BY WHOMIn re: **Jill Marie Conces / Debtor**

Case No. : \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code	Date claim was incurred, nature of lien and description and market value of property subject to lien	HC WO JN CT N G E N T	U DI NS UP QU UIT DE AD TE ED	Amount of claim without deducting value of collateral	Unsecured portion, if any
	Co-Debtor				

<b>1 Capital One Auto Finance</b>	2002 Lien on Vehicle	\$ 16,719	\$ 0
Account No. 9728460	Value: \$ 17,050	W	



In re: **Jill Marie Conces / Debtor**

Case No. : \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code	Date claim was incurred, nature of lien and description and market value of property subject to lien	HC WO JN CT N G E N T	U N LI QU IT E D	DI S P U T E D	Amount of claim without deducting value of collateral	Unsecur ed portion, if any
Co-Debtor						

Bankruptcy Department  
PO Box 93016  
Long Beach CA 90809

Capital One - 2002 Nissan Altima  
SL w/ more than 23k miles.

**TOTAL** \$ **16,719**

In Re: **Jill Marie Conces / Debtor**

Case No. : \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, or account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a) (7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a) (8).

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	HC WO JN CT N G E N T	U N LI QU IT E D	DI S P U T E D	Claim Amount and Notes*
<u>[x] None</u>					

DescriptionBY WHOM

In re: **Jill Marie Conces / Debtor**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
1 <b><u>Associated Allergists</u></b> Account No. 31497 1300 Reliable Pkwy Chicago IL 60686	2003 Medical/Dental Services	W \$ 440
2 <b><u>Capital One</u></b> Account No. 5178052127174379 Bankruptcy Department PO Box 34631 Seattle WA 98124-1631	2000-02 Credit Card or Credit Use	W \$ 1,572
3 <b><u>Direct Loans</u></b> Account No. 358725821 Bankruptcy Department PO Box 530260 Atlanta GA 303530260	2001-2003 Loan or Tuition for Education	W \$ 18,000
4 <b><u>Household Credit Services</u></b> Account No. 5489550058665277 Bankruptcy Dept. P.O. Box 88000 Baltimore MD 21288	2000-02 Credit Card or Credit Use	W \$ 19
5 <b><u>Providian</u></b> Account No. 5542850400620722 Bankruptcy Department PO Box 66022 Dallas TX 75266-0022	2000-02 Credit Card or Credit Use	W \$ 1,909
6 <b><u>Terry Ebert MD, Inc.</u></b> Account No. 509 Ridge Rd. Munster IN 46321	2003 Medical/Dental Services	W \$ 595
<b>TOTAL</b>		<b>\$ 22,535</b>

In re: **Jill Marie Conces / Debtor**

Case No. : \_\_\_\_\_

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debt, interest in contracts, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing address of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Address of Other Parties to Instrument

Notes of contract or Lease and Debtor's Interest

**[x] None**In re: **Jill Marie Conces / Debtor**

Case No. : \_\_\_\_\_

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Codebtor

Name and Address of Creditor

**[x] None**

In re: **Jill Marie Conces / Debtor**

Case No. : \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

Dependent(s)

**Debtor's Marital Status:**

**Single**

**EMPLOYMENT:**

Occupation: Registration Clerk  
Name of Employer: Palos Community Hosp.  
Years Employed: 2 mos.  
Employer Address: 12251 S. 80th Ave  
Palos Heights IL 60463

**INCOME:**

Current monthly gross wages, salary, and commissions  
Estimated Monthly overtime

DEBTOR	SPOUSE
2,326.55	0.00
0.00	0.00

**SUBTOTAL**

**LESS PAYROLL DEDUCTIONS**

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other: Pension

490.51	0.00
61.36	0.00
0.00	0.00
0.00	0.00
0.00	0.00

**SUBTOTAL OF PAYROLL DEDUCTIONS**

\$551.87	\$0.00
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**TOTAL NET MONTHLY TAKE HOME PAY**

1,774.68	0.00
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Regular income from operation of business or profession or farm (attach detailed statement)

\$ 0.00	\$ 0.00
---------	---------

Income from real property

\$ 0.00	\$ 0.00
---------	---------

Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
---------	---------

Social Security or other government assistance

\$ 0.00	
---------	--

	\$ 0.00
--	---------

Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

Other monthly income

\$ 0.00	
---------	--

	\$ 0.00
--	---------

**TOTAL MONTHLY INCOME**

\$ 1,774.67	\$ 0.00
-------------	---------

**TOTAL COMBINED MONTHLY INCOME**

\$ 1,774.67	
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Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re: **Jill Marie Conces / Debtor**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	1st Mortgage/Rent	475.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	2nd Mortgage	0.00
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	3rd Mortgage	0.00
Utilities: Electricity and heating fuel	\$	70.00
Water and Sewer	\$	0.00
Telephone	\$	75.00
Other	\$	0.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	300.00
Clothing	\$	10.00
Laundry and Dry Cleaning	\$	10.00
Medical and Dental expenses, Rx Medicines	\$	10.00
Transportation (not including car payments)	\$	102.00
Recreation, clubs, and entertainment, etc.	\$	0.00
Newspapers, Magazines	\$	5.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or Renter's	\$	0.00
Life	\$	19.00
Health	\$	0.00
Auto	\$	116.00
Other		
Taxes (not deducted from wages or included in home mortgage payments.)	\$	0.00
Installment Payments:		
Auto	\$	0.00
Other		
Auto Repair	\$	50.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession, farm (attach detailed statement)		
Other Haircuts	\$	20.00
Personal Care, Non-Rx, Toiletries, Cleaning Supplies	\$	10.00
Postage/Banking	\$	0.00
Contacts	\$	5.00
Babysitting/Childcare		
Tuition, Books	\$	0.00
Student Loans	\$	0.00
	\$	0.00
	\$	0.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$</b>	<b>1,277.00</b>

**FOR CHAPTER 12 AND 13 DEBTORS ONLY**

A. Total projected monthly income	\$	1,774.67
B. Total projected monthly expenses	\$	1,277.00
C. Excess income (A minus B)	\$	497.67

In re: **Jill Marie Conces / Debtor**

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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

D. Total amount to be paid into plan monthly	\$	495.00
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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In Re:

**Jill Marie Conces / Debtor**

Case No. : \_\_\_\_\_

Attorney for Debtor: William K Murphy

For: Peter Francis Geraci

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES / NO)	PAGES	A M O U N T S		S C H E D U L E D	
			ASSETS		LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1				
SCHEDULE B - Personal Property	Yes	—	18,535			
SCHEDULE C - Exempt	Yes	—				
SCHEDULE D - Secured	Yes	—			16,719	
SCHEDULE E - UnSecured Priority	Yes	1				
SCHEDULE F - UnSecured NonPriority	Yes	—			22,535	
SCHEDULE G - Executory Contracts	Yes	—				
SCHEDULE H - CoDebtors	Yes	1				
SCHEDULE I - Income	Yes	1				1,775
SCHEDULE J - Expenditures	Yes	1				1,277
			<u>\$ 18,535</u>	<u>\$</u>	<u>39,254</u>	

In Re: Jill Marie Conces / Debtor

Case No. : \_\_\_\_\_

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

**Sign: X**

Dated: 2/21 /2004

Jill Marie Conces  
**Jill Marie Conces**

**SIGN AND DATE ABOVE**



UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Jill Marie Conces / Debtor

Case No. : \_\_\_\_\_

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

#### DEFINITIONS

"In business." A debtor is "in business" for the purpose of this statement if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101

**01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:** Identify all sources of income if there is more than one. State the gross amount of income debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year.

Debtor

2004.....: Approx. \$1,775/mo.

2003.....: Approx. \$31,000

2002.....: Approx. \$27,389

Source.....: Employment

Spouse

[x] None

**02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:** State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Include all payments received from any source. Indicate multiple sources of income.

[x] None

Spouse

[x] None

**03. PAYMENTS TO CREDITORS:** List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. INCLUDE MORTGAGE AND VEHICLE PAYMENTS MADE IN THE LAST 3 MONTHS.

[x] None

**03b PAYMENTS TO RELATIVES OR INSIDERS** List all payments made within 1 year immediately preceding the commencement of this case or for the benefit of creditors who are or were insiders.

[x] None

**04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:** List all lawsuits & administrative proceedings you were a party to within 1 year of today, whether as a plaintiff or defendant or other party. Include divorces, injury claims, employment claims and all others.

[x] None

04b: **WAGES OR ACCOUNTS GARNISHED:** List all property that has been attached, garnished or seized under any legal or equitable process within 1 year: [x] None

05. **REPOSSESSION, FORECLOSURES AND RETURNS:** List all property repossessed, sold at foreclosure sale, deed in lieu of foreclosure, returned to the seller, within 1 year of filing this bankruptcy: [x] None

06. **ASSIGNMENTS AND RECEIVERSHIPS:** List assignment of property for benefit of creditors within 120 days before filing this bankruptcy: [x] None

List any property in the hands of a custodian, receiver, or court-appointed official within 1 year of today. [x] None

07. **GIFTS:** List all gifts or charitable contributions you made within 1 year before filing this bankruptcy case except ordinary & usual gifts or family members less than \$200.00 total per individual family member, & charity contributions less than \$100.00 per recipient. [x] None

08. **LIST ALL FIRE, THEFT OR GAMBLING LOSSES WITHIN 1 YEAR OF TODAY:** [x] None

09. **LIST ALL PAYMENTS TO CREDIT COUNSELORS OR BANKRUPTCY ATTORNEYS INCLUDING PETER FRANCIS GERACI:** (by you, or by others for you, within 1 year of today)

Payee.....: Law Offices of Peter Francis Geraci

Address.....: 55 East Monroe Street

Address2.....: Suite 3400

Address3.....: Chicago IL 60603

Date of Payment.: /

Payor.....: Debtor

Payment/Value.....: 2,200.00

Payee.....: American Financial Solutions

Address.....: PO Box 6119, Columbia, MD 21045

Date of Payment: 142/mo

Payor.....: Debtor

Payment/Value.: none

In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on my contract of representation to work on my case. [x] None

10. If you transferred any property of any kind, either absolutely or as security, within 1 year of today, give details: (Including but not limited to: vehicle trades, transfers or sales, loans against property, divorce transfers, quit-claim deeds, trusts)

Transferee.....: unknown person responded to add in newspaper

Relationship to Debtor: none

Date of Transfer.....: NOV 03

Property.....: TV and stereo

Value.....: \$100

11. If you CLOSED or TRANSFERRED any checking savings, pension, stock, brokerage, mutual fund, credit union or other accounts within 1 year of today, list details: [x] None

12. **LIST ANY SAFETY DEPOSIT BOXES OR OTHER DEPOSITORY PLACES** the debtor has or had securities, cash, or other valuables within 1 year of today: [x] None

13. **LIST ALL SETOFFS** by any creditor, such as a bank or credit union, against a debt or deposit of yours within the past year. [x] None

14. **LIST ALL PROPERTY THAT YOU HOLD FOR ANOTHER PERSON:** (Including but not limited to: minor's accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or in possession of) [x] None

15. **WHERE HAVE YOU LIVED IN LAST 2 YEARS:** [x] None

- 16. COMMUNITY PROPERTY STATES WISCONSIN & OTHERS:** If you live or did live in a community property state or territory (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) in last 6 years, name your spouse & ex-spouse & the community property state. [x] None
- 17. ENVIRONMENTAL INFORMATION:** "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. [x] None  
 "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.
- a.** If you have received notice of violation of any ENVIRONMENTAL LAW VIOLATION, list name & address of every site & the governmental unit, date of the notice, & Environmental law: [x] None
- b.** If you provided notice of release of Hazardous Material, list name and address of every site and governmental unit. [x] None
- c.** If you were party to any Environmental Law judicial or administrative proceedings, orders or settlements, give the name & address of governmental unit that is or was a party to the proceedings, & docket number. [x] None
- 18. a.** List names, addresses, taxpayer ID #, nature of business, begin & end dates all businesses, sole-proprietors, partnerships, corporations in which you had any interest, office, 5% of more voting or equity interest within 6 years of today. List same if debtor is partnership or corporation. [x] None  
 Name Taxpayer ID# ADDRESS NATURE DATES  
**b.** Identify any business listed above that is a "single asset real estate" as defined in 11 U.S.C. 101.
- b.** Identify any business listed in subdivision a. that is "single asset real estate" as defined in 11 U.S.C. 101. [x] None
- 19. List all bookkeepers and accountants in the last 2 years who kept, or supervised the keeping of, your books of account and records.** [x] None
- b.** List all firms or individuals who have audited the books of account and records, or prepared a financial statement of yours in the last 2 years. [x] None
- c.** List all firms or individuals who are now in possession of your books of account and records of the debtor. If any books or records are not available, explain. [x] None
- d.** List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the last 2 years. [x] None
- 20. INVENTORIES** [x] None
- a.** List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
- b.** List the name and address of the person having possession of the records of each of the two inventories reported in a., above. [x] None
- 21A.** Only if you are a partnership, list nature and percentage of interest of each member of it. [x] None
- b.** Only if debtor is a corporation, list officers & directors; each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation. [x] None

22. ONLY IF debtor is a partnership, list each member who withdrew from the partnership within 1 year. [x] None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within 1 year immediately preceding the commencement of this case. [x] None

23. ONLY IF DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions or payments, bonuses, loans etc. to insiders, including compensation in any form, in past year. [x] None

24. ONLY IF YOU ARE A CORPORATION, list information of parent corporation and taxpayer ID number in last 6 years. [x] None

25. ONLY IF debtor is not an individual, list name & federal taxpayer ID number of any pension fund to which debtor, as an employer, was responsible for contributing in last 6 years. [x] None

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

**Sign: X**

*Jill Marie Conces*

Dated: 2 / 21 /2004

**Jill Marie Conces**

**SIGN AND DATE ABOVE AFTER READING IT**

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

Associated Allergists  
1300 Reliable Pkwy  
Chicago IL 60686

Capital One  
Bankruptcy Department  
PO Box 34631  
Seattle, WA 98124

Capital One Auto Finance  
Bankruptcy Department  
PO Box 93016  
Long Beach, CA 90809

Direct Loans  
Bankruptcy Department  
PO Box 530260  
Atlanta, GA 30353

Household Credit Services  
Bankruptcy Dept.  
P.O. Box 88000  
Baltimore, MD 21288

Providian  
Bankruptcy Department  
PO Box 66022  
Dallas, TX 75266

Terry Ebert MD, Inc.  
509 Ridge Rd.  
Munster IN 46321

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

EASTERN DIVISION

In Re: Jill Marie Conces / Debtor

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 2, 21 /2004

Jill Marie Conces  
Jill Marie Conces

SIGN AND DATE ABOVE

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS  
(Model Retention Agreement)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

***BEFORE THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

**THE ATTORNEY AGREES TO:**

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

***AFTER THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

**THE ATTORNEY AGREES TO:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.



3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.

6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.

7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.

8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.

9. Be available to respond to the debtor's questions throughout the term of the plan.

10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.

11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.

12. Object to improper or invalid claims.

13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.

14. Timely respond to motions for relief from stay.

15. Prepare, file, and serve all appropriate motions to avoid liens.

16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

**ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [Check one option.]**

☐ **Option A: flat fee through confirmation**

**1a. Pre-confirmation services.** Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of \$ \_\_\_\_\_. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for pre-confirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

**1b. Post-confirmation services.** Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

**2. Retainers.** The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

**3. Improper conduct by the attorney.** If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

☒ **Option B: flat fee through case closing**

**1.** Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of \$ 2,700. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

4. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

5. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date:

X 2-18-04

Signed

X Julie Conas

Debtor(s)

X With P. Mf

Attorney for Debtor(s)

Law Offices of Peter Francis Geraci  
55 E. Monroe St., Suite 3400  
Chicago, IL 60603  
(312)332-1800

Model Plan  
Rev. 02/03

**FILED MAR 03 2004**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

Trustee: ☐ Marshall  
☐ learns

☐ Meyer  
☐ Vaughn

In re:

Conces, Jill

Debtors.

) Case No. 04 B 7966

) ☒ Original Chapter 13 Plan

) ☒ Modified Chapter 13 Plan, dated \_\_\_\_\_

☒ A check in this box indicates that the plan contains special provisions, set out in Section G. Otherwise, the plan includes no provisions deviating from the model plan adopted by the court at the time of the filing of this case.

**A. Budget items** 1. As stated in the debtor's Schedule I and J, (a) the number of persons in the debtor's household is 1; (b) their ages are 31; (c) total household monthly income is \$ 1,774; and (d) total monthly household expenses are \$ 1,277, leaving monthly disposable income of \$ 497.

2. The debtor's Schedule J includes \$ 0 for charitable contributions; the debtor represents that the debtor made substantially similar contributions for 0 months prior to filing this case.

**B. General provisions**

1. The debtor assumes all unexpired leases and executory contracts identified in the debtor's Schedule G.

2. The rights of holders of claims secured by a mortgage on real property of the debtor, proposed to be cured in Paragraph 4 of Section E of this plan, shall be modified only to the extent that (a) paying the amounts specified in that paragraph, while making all required postpetition principal, interest and escrow payments, shall result in full reinstatement of the mortgage according to its original terms, extinguishing any right of the mortgage holder to recover any amount alleged to have arisen prior to or during the pendency of the case, other than costs of collection, and (b) all costs of collection, including attorneys' fees, that arise during the pendency of this case may only be claimed by the mortgagee pursuant to the provisions of Paragraph 10 of Section E of this plan, and if not so claimed, are waived upon completion of this plan and may not be asserted thereafter.

3. The holder of any claim secured by property of the estate, other than a mortgage treated in Section C or in Paragraph 3 of Section E, shall retain the lien

☐ until receipt of all payments provided for by this plan on account of the claim, including payments on account of any unsecured portion of the claim, /or/

☐ until receipt of all payments provided for by this plan on account of the portion of the claim that is a secured claim under 11 U.S.C. § 506(a),

at which time the lien shall terminate and be released by the creditor.

4. Within 14 days of a request by the trustee, the debtor shall provide (a) copies of any tax returns filed during the pendency of this case, and (b) a copy of the debtor's current wage statement.

5. The debtor shall retain records, including all receipts, of all charitable donations listed in Schedule J.

**C. Direct payment of claims by debtor**

☐ The debtor will make no direct payments to creditors holding prepetition claims. /or/

☐ The debtor will make current monthly payments, as listed in the debtor's Schedule J—increased or decreased as necessary to reflect changes in variable interest rates, escrow requirements, collection costs, or similar matters—directly to the following creditors holding claims secured by a mortgage on the debtor's real property:

Creditor: n/a, monthly payment, \$ 0

Creditor: n/a, monthly payment, \$ 0

If this box is ☒ checked, additional direct mortgage payments are listed on the overflow page.

**D. Payments by debtor to the trustee**

**1. Initial plan term.** The debtor will pay to the trustee \$ 495 monthly for 36 months [and \$ 495 monthly for an additional 20 months], for total payments, during the initial plan term, of \$ 27,720. [Enter this amount on Line 1 of Section H.]

**2. Adjustments to initial term.** (a) If the amount paid by the debtor to the trustee during the initial plan term does not permit payment of general unsecured claims as specified in Paragraphs 8 and 9 of Section E, then the debtor shall make additional monthly payments, during the maximum plan term allowed by law, sufficient to permit the specified payments. (b) The plan will conclude, prior to the end of the initial term, at such time as all allowed claims are paid in full, with any interest required by the plan.

**E. Disbursements by the trustee**

The trustee shall disburse payments received from the debtor under this plan as follows:

**1. Trustee's fees.** Payable monthly, as authorized; estimated at 10.00 % of plan payments; and during the initial plan term, totaling \$ 2,772. [Enter this amount on Line 2a of Section H.]

**2. Priority claims of debtor's attorney.** Payable in amounts allowed by court order, in installments. Installment payments shall be made as follows, up to the allowed amount, unless lower installment payments are ordered by the court: an initial installment of one-half of the funds held by the trustee at the time the trustee receives the order allowing fees (not including amounts for current mortgage payments) and subsequent monthly installments of one-half of the regular monthly payment of the debtor (not including current mortgage payments). The total claim of debtor's attorney is estimated to be \$ 2,200. [Enter this amount on Line 2b of Section H.]

**3. Current mortgage payments.** Payable according to the terms of the mortgage, as set forth below, beginning with the first payment due after the filing of the case. Each of these payments shall be increased or decreased by the trustee as necessary to reflect changes in variable interest rates, escrow requirements, or similar matters; the trustee shall make the change in payments as soon as practicable after receipt of a notice of the change issued by the mortgage holder, but no later than 14 days after such receipt. The trustee shall notify the debtor of any such change at least 7 days before putting the change into effect.

(a) To creditor n/a, monthly payments of \$ 0.00  
These payments, over the term of the plan, are estimated to total \$ 0.

(b) To creditor n/a, monthly payments of \$ 0.00  
These payments, over the term of the plan, are estimated to total \$ 0.

If this box ☒ is checked, additional current mortgage payments are listed on the overflow page.  
The total of all current mortgage payments to be made by the trustee under the plan is estimated to be \$ 0. [Enter this amount on Line 2c of Section H.]

**4. Mortgage arrears.** Payable as set forth below, regardless of contrary proofs of claim, except that the arrears payable may be reduced either with the consent of the mortgagee or by court order, entered on motion of the debtor with notice to the trustee and the mortgagee. Any such reduction shall be effective 14 days after either the trustee's receipt of a notice of reduction consented to by the mortgagee or the entry of a court order reducing the arrearage.

(a) To creditor n/a, arrears of \$ 0.00, payable monthly  
☒ pro rata with payments on secured claims /or/ ☒ in fixed installments of \$ \_\_\_\_\_;  
and payable ☒ without interest /or/ ☒ with interest at an annual percentage rate of 0.00 %.  
These arrearage payments, over the term of the plan, are estimated to total \$ 0.

(b) To creditor n/a, arrears of \$ 0.00, payable monthly  
☒ pro rata with payments on secured claims /or/ ☒ in fixed installments of \$ 0;